In the Claims

This listing of claims replaces all prior versions and listings of the claims in the application.

Please amend the claims as follows:

1.   (Currently Amended)   A method for registering biometric information for use in a transponder-reader system, said method comprising:

receiving a proffered biometric sample at a sample receiver;

receiving user information and transponder information at said sample receiver;

associating said proffered biometric sample with said user information and said transponder information to create a data packet;

associating said proffered biometric sample with a preloaded value defined by a preloaded value data file associated with said transponder information; and

associating said proffered biometric sample with a reload value defined by a reload protocol data file associated with said transponder information, wherein said preloaded value data file and said reload protocol data file define predetermined values for use in satisfying a user transaction request from at least one of a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account and wherein said association of said biometric sample with said preloaded value and said reload value facilitates biometric authorization for use of a combination of said preloaded value and said reload value to complete a transaction; and

~~associating said proffered biometric sample with a transaction limitation independent of any limitation associated with said at least one of a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account.~~

2.   (Previously Presented)   The method of claim 1, wherein said step of receiving said proffered biometric sample at said sample receiver includes said sample receiver contacting at least one of a computer, Internet, software, hardware, a third-party biometric entity, a kiosk, a biometric registration terminal, and a communication device.

3. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample further includes at least one of: processing, storing, comparing, and verifying said proffered biometric sample.

4. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information further includes associating said proffered biometric sample with at least one of: personal information, credit card information, debit card information, savings account information, and loyalty point information.

5. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information further includes storing said data packet on a database, wherein said database is contained in at least one of a transponder, a reader, a sensor, a remote server, a merchant server and said transponder-reader system.

6. (Previously Presented) The method of claim 1, further including facilitating registration of a second proffered biometric sample.

7. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes associating different proffered biometric samples with a different one of: personal information, charge card information, credit card information, debit card information, savings account information, and loyalty point information.

8. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes primarily associating said proffered biometric sample with a first user information, wherein said first user information comprises at least one of personal information, credit card information, debit card information, savings account information, and loyalty point information, and secondarily associating said proffered biometric sample with a second user information, wherein said second user information comprises at least one of personal information, charge card information, credit card information, debit card information, savings account information, and loyalty point information, wherein said second user information is different than said first user information.

9.   (Previously Presented)   The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes associating a first proffered biometric sample with at least one of first user information, wherein said first user information comprises at least one of personal information, credit card information, debit card information, savings account information, and loyalty point information, and facilitating registration of a second proffered biometric sample by associating said second proffered biometric sample with at least one of second user information, wherein said second user information comprises personal information, charge card information, credit card information, debit card information, savings account information, and loyalty point information.

10.   (Previously Presented)   The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes associating a first proffered biometric sample with a first user information, wherein said first user information comprises at least one of personal information, credit card information, debit card information, savings account information, and loyalty point information, and associating a second proffered biometric sample with a second user information, wherein said second user information comprises at least one of personal information, charge card information, credit card information, debit card information, savings account information, and loyalty point information, wherein said second user information is different than said first user information.

11.   (Currently Amended)   The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes associating a plurality of proffered biometric samples with different user information, wherein each proffered biometric sample is associated with different user information.

12.   (Previously Presented)   The method of claim 1, further comprising verifying said proffered biometric sample using a secondary identification by facilitating the use of a secondary security procedure.

13.   (Previously Presented)   The method of claim 1, further comprising associating said data packet with a personal identification number to facilitate access to said data packet.

14.   (Previously Presented)   The method of claim 1, wherein said step of receiving said proffered biometric sample at said sample receiver includes receiving said proffered biometric sample at at least one of: a local database, a remote database, a portable storage device, a host

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system, an issuer system, a merchant system, a fob issuer system, an employer, a financial institution, a non-financial institution, a loyalty point provider, a company, the military, the government, a school, a travel entity, a transportation authority, a POS and a security company.

15. (Previously Presented) The method of claim 1, wherein said step of receiving said proffered biometric sample includes receiving at least one of: a retinal scan, an iris scan, a fingerprint scan, a hand print scan, a hand geometry scan, a voice print scan, a vascular scan, a facial scan, an ear scan, a signature scan, a keystroke scan, an olfactory scan, an auditory emissions scan, and a DNA scan.

16. (Previously Presented) The method of claim 1, wherein said step of associating said proffered biometric sample with said user information and said transponder information includes associating a preset transaction amount with at least one of: said charge card account, said credit card account, said debit card account, said savings account, said private label account and said loyalty point account.

17. (Currently Amended) The method of claim 1, wherein association of said biometric sample with said preloaded value and said reload value facilitates application of said preloaded value from a first funding source associated with said transponder and application of a portion of said reload value from one of said first funding source and a second funding source according to said reload protocol data file ~~further comprising associating said proffered biometric sample with at least a second of said at least one of said charge card account, credit card account, debit card account, savings account, private label account and loyalty point account~~.

18. (Currently Amended) The method of claim 1, further comprising associating said biometric sample with a transaction limitation comprising ~~wherein said transaction limitation comprises~~ at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

19.   (Previously Presented)   The method of claim 1, further comprising registering said proffered biometric sample with a third-party biometric security vendor.

20.   (Previously Presented)   The method of claim 1, further comprising registering said proffered biometric sample with a governmental agency. ·

21.   (Currently Amended)   The method of claim 1, <u>further comprising obtaining user authorization prior to loading said preloaded value.</u> ~~wherein said first user information and said second user information are associated with different users~~.